

Information to identify the case:

Debtor 1	<u>Moon Sook Jang</u>	Social Security number or ITIN	xxx-xx-8023
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	18-13284-SLM		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Moon Sook Jang

5/25/18

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Moon Sook Jang
 Debtor

Case No. 18-13284-SLM
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 11

Date Rcvd: May 25, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 27, 2018.

db +Moon Sook Jang, 338 Slocum Way, Fort Lee, NJ 07024-4631
 517342213 Bank of New York, c/o Pluese Becker & Saltzman LLC, 20000 Horizon Way, Ste 900,
 Barnegat, NJ 08005-4000
 517342216 +Chase Mortgage, PO Box 24696, Columbus, OH 43224-0696
 517342217 +JPMorgan Chase Bank, c/o Helfand & Helfand, 350 5th Ave. Ste 5330,
 New York, NY 10118-5306
 517342218 +Noah Bank, 2337 Lemoine Ave, Fort Lee, NJ 07024-6211
 517541342 +Springfield Diversified Partners LLC, c/o Michael P. O'Grodnick, Esq,
 77 North Bridge Street, Somerville, NJ 08876-1918

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov May 25 2018 23:29:43 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov May 25 2018 23:29:38 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

517342212 EDI: BANKAMER.COM May 26 2018 03:03:00 Bank of America, PO Box 982238,
 El Paso, TX 79998

517342214 +E-mail/Text: bankruptcy@cavps.com May 25 2018 23:30:01 Cavalry Portfolio Service,
 500 Summit Lake Dr Ste 400, Valhalla, NY 10595-2322

517342215 EDI: CHASE.COM May 26 2018 03:03:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298
 TOTAL: 5

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 27, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 25, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor The Bank of New York Mellon Trust Company et al...
 dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com
 Hyung S. Kim on behalf of Debtor Moon Sook Jang James@hskimLaw.com, Soo@hskimlaw.com
 Kevin Gordon McDonald on behalf of Creditor The Bank of New York Mellon Trust Company et al...
 kmcdonald@blankrome.com, bkggroup@kmlawgroup.com
 Nicholas J. Delzotti nick9151@aol.com, NJ58@ecfcbis.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5